

paid for health insurance premiums and unreimbursed prescription drugs. What I am proposing would also provide much-needed relief to individuals struggling with the high cost of health insurance and prescription drugs through a tax deduction.

As we all know, employers can write off the cost of health care coverage that is purchased for their employees. Why cannot individuals be afforded this same opportunity to write off their premiums and their unreimbursed prescription drug expenses? The current tax code sets a threshold at 7.5 percent of adjusted gross income before medical expenses can be taken as a write-off. I do not think this is fair.

Right now, under the current tax code, in order to claim health care expenses the individuals must file an itemized tax return. I believe that all taxpayers should be allowed to deduct these out-of-pocket expenses and costs and that we need to include a place where this deduction could be taken on the short form such as the 1040 EZ, and the 1040A. My bill also applies to the self-employed because individuals who are self-employed will not be eligible for a 100 percent write-off until the year 2003.

Employer-sponsored health insurance is declining. In 1987, 69.2 percent of the population under 65 had health insurance through their place of employment or a family member's place of employment. That number declined to 64.9 percent in 1998. Just who are we talking about? Well, four out of five uninsured Americans in 1998 lived in a family with a full-time worker. Only 72 percent of employees are eligible for coverage from their employer, and about 40 percent of small businesses, 50 workers or less, do not offer any kind of health insurance. This is according to the National Coalition on Health Care.

So who is affected? Low and middle-income families; young adults 18 to 24 make up 30 percent of the uninsured; the near-elderly ages 55 to 64; minority and immigrant populations; people who work in small businesses; others include people with day-labor jobs, temporary or part-time jobs.

I believe we must address this issue because so many Americans are uninsured today, and many millions more are underinsured.

So you might ask why is this so important. Because we all end up paying for the uninsured through higher premiums, deductibles and copayments for covered services, higher taxes for uncompensated care, and reduced wages.

Did you know that Americans spends more than \$1 trillion on health care? That represents about 13.5 percent of the gross domestic product. By 2008, spending will increase to 16.5 percent of the gross domestic product. In fact, Mr. Speaker, Americans spend more per capita for health care than any other nation in the world.

But why are so many people uninsured? Most studies cite cost as a

major reason for not having insurance. Many workers decline coverage through their place of employment because they cannot afford to pay their share of the premium. Others, such as temporary workers, cannot afford to purchase their own insurance.

We all know that the cost of health care has risen dramatically over the last 20 years. The average premium costs about \$4,500 for an individual and about \$6,500 for a family. Of that amount, employees pay 10 to 30 percent of that premium. Unfortunately, things will probably get worse because many employers cover the cost of the high premiums to keep workers in a tight labor market. However, if the economy continues to slow down and unemployment begins to rise, then employers might pass the cost along to the employees or in fact discontinue providing health insurance altogether.

Seniors, in particular, have been impacted because so many HMOs have pulled out of Medicare due in large part to the high cost of prescription drugs. Allowing a simple write-off of certain costly health care expenses such as health insurance premiums and out-of-pocket expenses for prescription drugs would be a tremendous benefit that may not be available to them under the current system.

Mr. Speaker, I will be sending out a letter; and I hope all of my colleagues cosponsor my bill. It makes sense to have all taxpayers have this type of deduction available to them.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12 of rule I, the Chair declares the House in recess until 2 p.m.

Accordingly (at 12 o'clock and 41 minutes p.m.), the House stood in recess until 2 p.m.

□ 1400

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mrs. BIGGERT) at 2 p.m.

PRAYER

The Reverend Dr. Cheryl J. Sanders, Third Street Church of God, Washington, D.C., offered the following prayer:

Eternal God, we lift hearts full of gratitude to You on this day that You have made, thanking You for the invitation to rejoice and be glad in it. We give thanks for the women and men of this House of Representatives.

Make Your presence and Your purpose come alive in their deliberations and debates today. By Your spirit, please empower their leadership and legislative process. Through them extend Your blessing to every family and community represented here today, Your grace to those without representation, Your equity to the poor, Your

peace to the troubled, Your light to those in despair.

Grant us all full access to the healing resources and reconciling justice You have ordained for our Nation.

In Your name we pray. Amen.

THE JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day's proceedings and announces to the House her approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentlewoman from the District of Columbia (Ms. NORTON) come forward and lead the House in the Pledge of Allegiance.

Ms. NORTON led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

MESSAGE FROM THE SENATE

A message from the Senate by Mr. Lundregan, one of its clerks, announced that the Senate has passed a bill of the following title in which the concurrence of the House is requested:

S. 420. An act to amend title 11, United States Code, and for other purposes.

RECOGNIZING THE REVEREND DR. CHERYL J. SANDERS, SENIOR PASTOR, THIRD STREET CHURCH OF GOD

(Ms. NORTON asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. NORTON. Madam Speaker, it is especially appropriate during this Women's History Month that we have welcomed for prayer a distinguished young woman, an ordained minister of the Church of God, the Reverend Dr. Cheryl Sanders. Not only is Reverend Sanders the senior minister of one of the District's oldest and most distinguished churches, the Third Street Church of God, she is professor of Christian Ethics at Howard University.

Not only does Dr. Sanders minister to the poor as a gifted preacher, she is a woman of extraordinary intellectual range. She has written and taught broadly on subjects ranging from biomedical ethics to the Holiness Pentecostal experience and African American religion and culture. I am proud to note that she has a special interest in feminist ethics.

Madam Speaker, I am particularly proud and pleased to celebrate Women's History Month by having the prayer offered this morning by a woman who, like me, is a native Washingtonian, who attended D.C. public